

ANOTHER BROKEN BANK.

A Receiver Appointed for the Central Park Bank.

Two Years of Insecurity Followed by Suspension.

An Official Statement of the Bank's Condition.

From the beginning of the trouble which culminated in the suspension of the Third Avenue Savings Bank a year has been felt by all the small savings institutions, among others the Central Park Bank, No. 274 Third Avenue. This institution, though never a very prosperous one, was regarded as solid, and the directors, who were conservative management, to bring it up to a paying basis. These hopes gave promise of fulfillment until, in March, 1873, the Central Park Bank began to show signs of weakness. Confidence, this lack of confidence in the management of the bank, and great difficulty was experienced in finding a man, who would represent the institution as its president. A temporary president was found, and shortly after he was necessitated to return the place, as his resignation would not be accepted, and the directors could not hold another election. Under this temporary management the institution floundered along until a few weeks since, when Superintendent Ellis made an investigation of the affairs of the Central Park Bank and found the institution to be in a very shaky condition. A consultation was held with the officers of the bank and Mr. Thomas Gearty, the President, induced Mr. Ellis to postpone definite action in the premises until the bank could move into its new quarters, corner of Third Avenue and Forty-eighth street. This Mr. Ellis refused to do unless the sum of \$40,000 was added to the credit of the bank, the money to be held as security for the claims of depositors. On this sum Mr. Gearty raised \$5,000, and with this new capital the bank was started in its new building. The condition of affairs spoken of as having caused the attention of Mr. Ellis was that the bank was bare of deposits, most of the money having been withdrawn. It was hoped that when the new quarters were entered business would be improved, but depositors were not to be lured by a high stool and plate glass windows, and the complained of bare condition of the bank still continued. Mr. Gearty promised to inform Mr. Ellis of the progress of the institution under the new conditions, and on Friday last he told the Superintendent that business had not improved, and all things considered, he thought it best to wind up the concern. On receipt of this information Mr. Ellis again visited the bank, and after an examination concluded to take Mr. Gearty's advice. To this end he informed the President that he would have a receiver appointed, and it is supposed that this functionary will take his position this morning at ten o'clock.

WHAT THE PRESIDENT SAYS.

In possession of these facts a Herald reporter called on Mr. Gearty, the President, at his residence, on Lexington Avenue, last night. At first Mr. Gearty was inclined to talk, but finally he gave the reporter all the information in his possession. He related the trials of the institution as told above, and added that he was glad that he had been able to induce Superintendent Ellis to accept his advice. He said that the building, with the lot on which it stands, belongs to the institution and are unencumbered. It is a substantial structure, and in a good market will enable the bank to realize enough to pay dollar for dollar on the \$40,000 remaining to the credit of the depositors. From the statement of Mr. Gearty it is to be inferred that the bank did a natural death, and that the people draw out their money until what was left could not earn enough to pay the help necessary to the proper working of the institution.

THE BANK STATEMENT.

The following is the report of the Central Park Savings Bank for 1875, examined December 23, 1875, by George W. Reid and William F. Aldrich, for Mr. Ellis, Superintendent:

Assets. Market Value. Total. \$40,000.00. Bonds and mortgages. 10,000.00. Real estate (payments on). 10,000.00. Safe and furniture. 2,000.00. Cash in bank. \$410.92. Cash in Manhattan. \$410.92. Builders' Bank. 6,721.23. Interest accrued. 6,102.15. Total. \$106,683.77.

Liabilities. Due to depositors. \$65,274.49. Interest accrued. 1,300.00. Total. \$66,574.49. Deficiency of assets. \$6,890.72.

ANNUAL INCOME AND EXPENDITURE. Amount at par. Revenue. Total. \$40,000.00. Bonds and mortgages. \$40,000.00. Cash in bank. 6,000.00. Total. \$46,000.00.

Charges. Interest to depositors. 3,000.00. Rent. 1,000.00. Internal revenue. 100.00. All other charges. 100.00. Total. 4,100.00.

Deficiency of income. \$1,100.00. In December, 1875, the then secretary of the bank, wishing to make a good showing, persuaded the trustees to make deposits in trust to the amount of \$50,000, by giving checks for the amount. This had the effect to raise the deposits, the actual sum of them, to \$120,000, an apparent sum. These entries were soon after canceled in June the same year was taken with regard to the July report. The officers did not reflect upon the nature of this act, but they have now concluded that "it was not exactly right," and will not repeat it. As the business has fallen off most the trustees will remove to the corner of Third Avenue and Forty-eighth street, where a lot of buildings have been purchased by them.

WHOLESALE ROBBERY.

SYSTEMATIC STRAHLINGS BY A DRY GOODS CLERK.

A systematic series of robberies, amounting in all to nearly \$200,000, perpetrated in a well known dry goods house by a trusted employee, came to light yesterday. The victimized house is that of Cochran & McLean, importers and jobbers of dry goods at Nos. 462, 464 and 466 Broadway, and the culprit is Charles Heald, a young clerk, of respectable connections, employed by the establishment. For many months past he has been attracted to the house, and he was leaving the store, carrying under his coat what appeared to be a bundle. Jumping at the conclusion that he was the thief, the watchman immediately ran to the Fourth Avenue precinct station and notified Captain A. J. Laro. That official at once dispatched Officer Laro to arrest the man. Heald had not proceeded many blocks when he was caught by the officer. Heald indignantly protested against his arrest, but finally accompanied the policeman. When questioned at the station house, he failed to account for his possession of the bundle, which turned out to contain a large quantity of valuable dry goods. He was accordingly locked up and yesterday brought before Judge Dixie at the Tombs, where he was committed to the city prison for further investigation. After being brought back to the Fourth Avenue precinct office he made a full confession of having, for the past year, repeatedly, almost daily, stolen goods from his employers. The total value of which he admitted would aggregate \$200,000. He further informed the police of the place in which he had hid the stolen goods, and the whereabouts of the balance of the property he had stolen. He was held in custody until he could be taken to the city prison.

FOUND DEAD.

Joseph Fitzgarry, fifty-eight years of age, residing at No. 226 Livingston Street, was found dead yesterday morning in the street. He was wearing a top hat, and was dressed in a suit of dark clothing. The coroner was notified, and the body was removed to the morgue.

FALL OF A WALL.

Part of the rear wall of No. 8 Downing street fell down yesterday afternoon, about half past two o'clock, but, fortunately, no one was injured. The lower part, which remained standing, is very irregular, and is liable to fall at any moment. Captain Kennedy, of the Sixth Precinct, notified Inspector Adams of the occurrence.

FIRE IN ANN STREET.

DESTRUCTION OF A LARGE BUSINESS EDIFICE—LOSS, ONE HUNDRED THOUSAND DOLLARS.

The fire in this city has seldom had a sorer enemy to combat than the fire which met them yesterday afternoon in the building at the southeast corner of Nassau and Ann streets. Such burning, malignant flames as took possession of that building are hard to imagine. Now they retreated into the rear of the building, as if to fill the anxiety of their brave combatants, and, having moved nervously therein for a time, again rushed roaring up and down and across each floor of the house. Through the roof they aspired toward the heavens; and, coming to the windows, they devoured the sashes, fused the glass, and greedily glistened on the houses across the narrow street. Making its first appearance on the second floor of the building, the fire rapidly assumed possession of it. When the firemen came to work the flames met them at every point. They seemed to be everywhere and all powerful. They culped the streams of water which were thrown to them and then sent them back into the face of the firemen as a suffocating and bewildering hot vapor. But that which they cast back so contemptuously was also powerful; and,

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